

**Information to identify the case:**

Debtor 1	<b>Maria E. Pabon</b>	Social Security number or ITIN	xxx-xx-5476
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>22-17545-JNP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Maria E. Pabon

12/23/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Maria E. Pabon  
Debtor

Case No. 22-17545-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 23, 2022

Form ID: 318

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2022:

Recip ID	Recipient Name and Address
db	#+ Maria E. Pabon, 50 W Montrose St., Vineland, NJ 08360-4555
cr	+ U.S. Bank, N.A., successor trustee to LaSalle Bank, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
519712356	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QBTHOMAS.COM	Dec 24 2022 01:19:00	Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 23 2022 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 23 2022 20:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519712341	+ EDI: TSYS2	Dec 24 2022 01:19:00	Barclays Bank/ Delaware, PO Box 8803, Wilmington, DE 19899-8803
519712343	+ EDI: CITICORP.COM	Dec 24 2022 01:19:00	CITI CARDS CBNA, 5800 SOUTH CORPORATE PLACE, Sioux Falls, SD 57108-5027
519712342	+ EDI: CAPITALONE.COM	Dec 24 2022 01:19:00	Capital One Bank USA, PO BOX 31293, Salt Lake City, UT 84131-0293
519712344	+ EDI: WFNNB.COM	Dec 24 2022 01:19:00	Comenity Bank/ Victori, PO Box 182789, Columbus, OH 43218-2789
519712345	+ EDI: WFNNB.COM	Dec 24 2022 01:19:00	Comenity Capital/ Boscovs, PO Box 182120, Columbus, OH 43218-2120
519712346	EDI: WFNNB.COM	Dec 24 2022 01:19:00	Comenity Capital/BJSwholesale, PO Box 182120, Columbus, OH 43218-2120
519712347	EDI: DISCOVER.COM	Dec 24 2022 01:19:00	Discover Bank, PO Box 15316, Wilmington, DE 19850-5316
519712353	+ EDI: CITICORP.COM	Dec 24 2022 01:19:00	Macys/Dsnb, 9111 Duke Blvd, Mason, OH 45040
519712348	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 23 2022 20:23:00	Goldman Sachs Bank, LOCKBOX 6112 PO BOX 7247, Philadelphia, PA 19170-6112
519712352	EDI: IRS.COM	Dec 24 2022 01:19:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
519712340	Email/Text: PBNCNotifications@peritussservices.com		

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		Dec 23 2022 20:23:00	Kohls/ Capital One, PO Box 3115, Milwaukee, WI 53201-3115
519712354	^ MEBN		
		Dec 23 2022 20:19:10	Office Of The Attorney General, 22 Market Street, PO Box 112, Div Of Law, Richard J Hughes Justice Com, Trenton, NJ 08625-0112
519712355	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Dec 23 2022 20:24:00	Select Portfolio Servicing, Inc, PO Box 65250, Salt Lake City, UT 84165-0250
519712572	+ EDI: RMSC.COM		
		Dec 24 2022 01:19:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519732666	+ Email/Text: RASEBN@raslg.com		
		Dec 23 2022 20:23:00	U.S. Bank, N.A., Robertson, Anschutz, Schneid, Crane, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
519712357	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		
		Dec 23 2022 20:23:00	US Dept. of Education/Gllesi, PO Box 7860, Madison, WI 53707-7860

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
519712349	*	Goldman Sachs Bank, LOCKBOX 6112 PO BOX 7247, Philadelphia, PA 19170-6112
519712350	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519712351	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Thomas	on behalf of Trustee Brian Thomas brian@brianthomaslaw.com bthomas@ecf.axosfs.com
Brian Thomas	brian@brianthomaslaw.com bthomas@ecf.axosfs.com
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-HE5, Asset-Backed Certificates Series 2007-HE5 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kimberly A. Wilson	on behalf of Creditor U.S. Bank N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear

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Stearns Asset Backed Securities I Trust 2007-HE5, Asset-Backed Certificates Series 2007-HE5 k\_wilsonlaw@comcast.net,  
courtdocs\_kwlaw@comcast.net;kwlawoffices@gmail.com

Seymour Wasserstrum

on behalf of Debtor Maria E. Pabon mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6